

## How To Prevent ID Theft

- Never give personal information or credit card numbers to anyone over the phone, unless you initiated the call.
- Do not carry your birth certificate, Social Security card (or number) or extra credit cards with you.
- Do not write your Social Security number or credit card numbers on checks.
- Take care to shield your PIN number when using an ATM.
- Order a copy of your credit report once a year to check for fraudulent charges.
- Shred all documents that contain personal information before disposing them.
- Keep a list of all credit card numbers and expiration dates to notify creditors in case your identity has been stolen.
- Remember, the least amount of personal information in the wrong hands can be used to steal your identity.

### Contact Numbers For ID Theft Units:

San Bernardino Identity Theft Unit- 909-387-6450

Rancho Cucamonga Identity Theft Unit – 909-945-4201(02)

Victorville Identity Theft Unit – 760-243-8605

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## Help STOP Identity Theft



Michael A. Ramos  
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## A Word From District Attorney Michael Ramos

Identity Theft is a growing problem that can happen to anyone, anywhere at any time. Identity theft occurs when someone uses your personal information without your permission to commit fraud or other crimes. Identity theft is a serious crime. People whose identities have been stolen can spend months or years and thousands of dollars cleaning up the mess the thieves have made of your good name and credit record. In the meantime, victims of identity theft may lose job opportunities, be refused house or car loans and even get arrested for crimes they didn't commit. One bit of personal information is all someone needs to steal your identity. While you can't entirely control whether you will become a victim, there are steps you can take to minimize your risk.

I hope this pamphlet will provide you with some information to help you protect yourself, and the steps you need to take if identity theft occurs.

Michael A. Ramos, District Attorney  
San Bernardino County

## Steps to Take If Your ID is Stolen

Contact the fraud departments of any one of the three consumer reporting companies (See next panel) to place a fraud alert on your credit report. The fraud alert tells creditors to contact you before opening any new accounts or making any changes to your existing accounts. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too. Once you place the fraud alert in your file, you're entitled to order free copies of your credit reports, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports.

**2.** Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.

**3.** File a report with your local police or the police in the community where the identity theft took place. Get a copy of the report or at the very least, the number of the report, to submit to your creditors and others that may require proof of the crime.

**4.** File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations.

## Who to Contact if Your ID is Stolen

Local police or sheriff

Three Major Credit Information Services:

1. **Equifax:** 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241
2. **Experian:** 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, TX 75013
3. **TransUnion:** 1-800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Federal Trade Commission

Hotline: 877-438-4338

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

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